

## **EXHIBIT 15**



## Message

**From:** hmiroluz@chubb.com [hmiroluz@chubb.com]  
**Sent:** 5/27/2015 2:51:57 PM  
**To:** Mike Sawyer [MikeSawyer@fico.com]  
**Subject:** Updated slide  
**Attachments:** FICO Corporate Overview 05-21-15 v4.pptx

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# **FICO Decision Management Suite**

## **Turning Insights into Tangible Solutions**

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## Agenda

- ▶ FICO Overview
- ▶ Chubb Successes with FICO
- ▶ FICO Decision Management Suite
- ▶ Questions & Answers



# Moving from Insights to Tangible Solutions



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FICO is the leader in **Decision Management** —  
transforming business by making every decision count

*We take a systematic approach to decisions...*

## **Automate**

**complex decisions  
in real time**

Increase consistency

Reduce manual reviews

Increase speed to market

## **Improve**

**decision quality  
with analytics**

» Reduce fraud and  
claims losses

» Optimize underwriting  
and reserving

## **Connect**

**decisions across the  
enterprise**

» Manage across product  
lines and business silos

» Execute coordinated  
customer-level strategies

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# FICO Overview

## Committed to the Insurance Industry

We have provided services and technologies to companies in multiple industry sectors, including personal lines, life & health, commercial, and brokerage.



Plus over 350 other insurers worldwide, including:

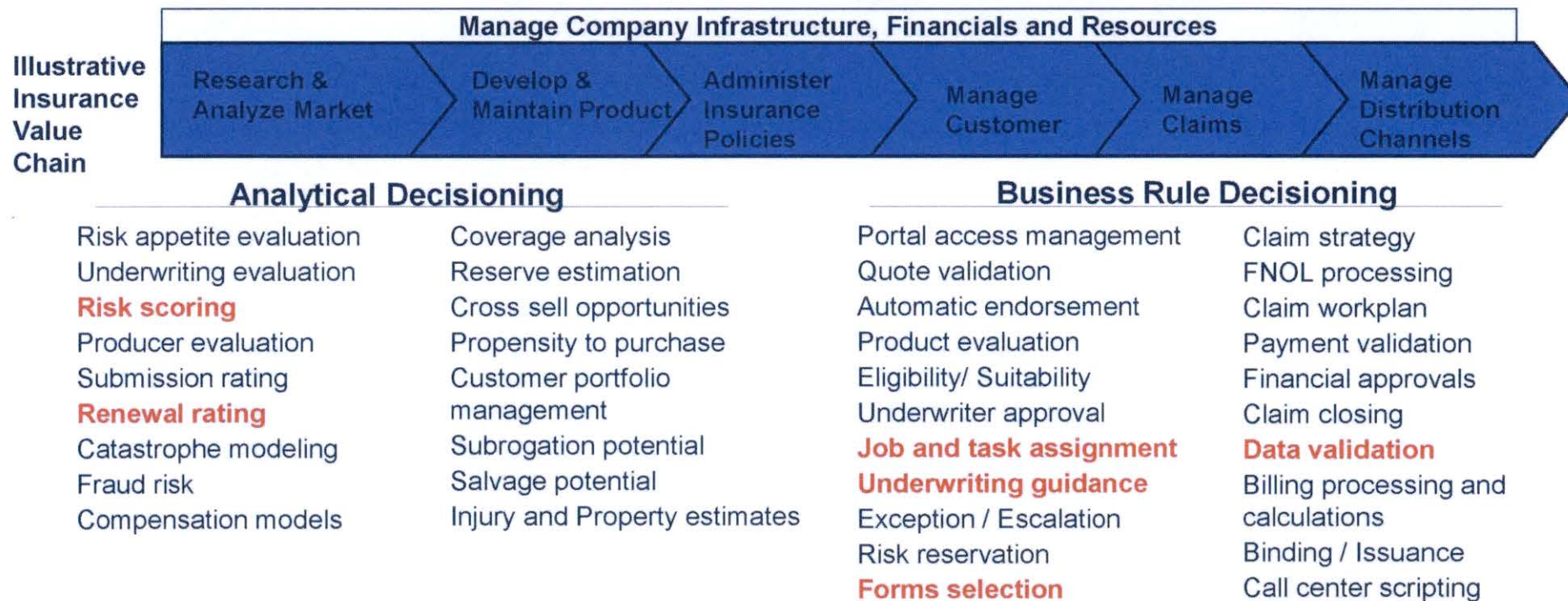
Aetna  
 Ace  
 Amerigroup Corporation  
 Amica Mutual Insurance Co.  
 Atlantic Mutual Insurance  
 American Family Insurance  
 Arbella  
 Aviva  
 Co-Op Network  
 Farmers Insurance Group  
 Fireman's Fund Insurance Co.

Great American Insurance  
 Guardian Life Insurance  
 Kemper National Insurance  
 Liberty Mutual Insurance  
 Mercury Insurance  
 Missouri Employers Mutual  
 Mutual Of Enumclaw Insurance  
 Nationwide Mutual Insurance  
 New York Life  
 Norwich Union  
 OH Bureau Of Workers' Comp

Peerless Insurance Company  
 Prudential Insurance  
 Safeco  
 Travelers  
 Unitrin  
 Utica National  
 VHI  
 Westfield Insurance  
 Zurich Insurance Company



# FICO Decision Management Across the Insurance Value Chain





# Case Study – Portal Content Management

**FICO**

success story:  
decision management tools

Mutual of Omaha improves flexibility,  
security of portal environment

<b>Client</b>	Mutual of Omaha, a full-service, multi-line provider of insurance and financial products for individuals, businesses and groups throughout the United States.
<b>Challenge</b>	Provide a flexible yet secure means to control application authorization and dynamic content for internal and external users of its Portal resources.
<b>Solution</b>	FICO™ Blaze Advisor® business rules management system.
<b>Results</b>	<p>Provided a more controlled and secure environment for its rules maintenance administration (RMA) environment, as well as access to the Portal environment.</p> <p>Reduced the maintenance expense to manage LDAP groups and group membership.</p> <p>Supported financial objective of increased ROI through reusability of the solution.</p>



Mutual of Omaha

*"We would have had to employ additional developers to support and maintain this system were it not for the ease of modification that Blaze Adviser allows. That alone is an annual savings of at least \$100,000."*

— George Royce  
Vice President of Enterprise  
Architecture and Security,  
Mutual of Omaha



## Case Study - Automated Underwriting

**FICO**

Kemper increases insurance applications processed while reducing underwriting risk

success story:  
business rules management



<b>Client</b>	Kemper, A Unitrin Business, is a leading provider of personal lines of property and casualty insurance with a written premium of approximately \$994 million
<b>Challenge</b>	Replace a cumbersome, paper-based manual underwriting processing system with a more efficient, streamlined and consistent underwriting approach for auto and home
<b>Solution</b>	FICO™ Blaze Advisor® business rules management system for insurance
<b>Results</b>	Real-time underwriting of new business, delivering a lowered combined ratio, reduced underwriting losses and improved targeting of new business

**Kemper**  
A Unitrin Business

*"Speed to market was one reason we chose FICO. We got the Unitrin Kemper Decision Support System up and running quickly, and were pleased with the positive effects."*

—Patrick J. Madigan,  
Asst. Vice President, Underwriting,  
Kemper, A Unitrin Business



## Case Study - New Business Processing



success story: business rules



Aviva aims to double business volume and improve customer service with FICO™ Blaze Advisor® system

<b>Client</b>	Aviva is the world's 5th largest insurance group, and the biggest in the UK, serving 50 million customers worldwide.
<b>Challenge</b>	Double business volume, acquire 50% more customers, keep costs flat, and improve the quality of complex customer interactions
<b>Solution</b>	FICO™ Blaze Advisor® business rules management system
<b>Results</b>	Policy enrollment time was reduced from 22 days to less than 6 minutes; approximately 70% of applications do not require manual intervention; rule maintenance by Aviva employees reduces IT costs by 20%



*"Blaze Advisor system has transformed our business and we're delighted with it. It has delivered double-digit improvements and it is now a key component in SOA."*

— Leslie Ross,  
IT director, Aviva UK Health

*Executive Summary - Project on a page***Profitability Indicator****Initiative****Project Overview:**

Profitability Indicator tool is essentially a statistical model to assist underwriters in predicting the future behavior of our current and potential customers. It allows underwriters to make an objective decision about the potential profitability of a risk based on internal and external factors

**Objectives/Benefits:**

- ▶ Move more of the right business into automated renewal
- ▶ Increase retention on best accounts and more readily identify potentially less profitable accounts
- ▶ Create greater efficiency for underwriters and continued efficiency for agents, who will have fewer policies to handle and fewer questions to address
- ▶ Expand USB's and SAFE's capacity for additional policies in other lines.
- ▶ Easily update underwriting rules as business needs change

**Current Phase:** Completed

**Implemented Models in Blaze:**

- ▶ EPL
- ▶ Fiduciary
- ▶ D&O
- ▶ Crime

**Current/Future Releases**

2014 In-flight & Upcoming PI Releases		Target Deployment Date
1	PI Interim data load	Q1 2014
2	PI Pending Renewals for Private Commercial Model Recalibration – Phase 2 (CCR2 & CCR3)	Q4 2013 (Continue in 2014)
4	PI CRIME Defined Book Run	Q2 2014
3	PI Private Commercial Model Recalibration	Q3 2014 (Planning underway)
5	PI Interim data load	Q3 2014
6	PI Tier / JAG changes (2014)	Q4 2014
2015 Upcoming PI Releases		Target Deployment Date
7	PI Fiduciary New and Renewal Model Implementation	2015
8	NFP Model Recalibration	2015

**Plus/Delta****Plus**

- ▶ The defined business benefit was realized
- ▶ People understood the benefit of the project
- ▶ Excellent service performance at the run-time
- ▶ New model can be added fairly quickly (2 weeks)
- ▶ Can be leveraged across projects

**Delta**

- ▶ Lack of experienced Blaze resources
- ▶ Limited debugging capabilities in Blaze Advisor
- ▶ New models have to be coded manually

**Technology****Development Tools**

- ▶ IBM Websphere Application Developer
- ▶ Microsoft Visual Basic .NET (1.1 Framework)
- ▶ Blaze Advisor

**Database**

- ▶ Informix

**Clients**

- ▶ CSI eXPRESS Rating
- ▶ Renewal Batch
- ▶ Decision Point
- ▶ DBR





# Decision Point

## Initiative

### Project Overview:

External facing application which provides on-line quoting capabilities to Chubb producers for small business (ex 500 or less employees, up to \$250 M revenues)

### Objectives/Benefits:

- ▶ Producer can obtain real-time quotes and a bind-able quote letter
- ▶ Enhances producers' productivity and client service
- ▶ Improved underwriters' responsiveness to producers
- ▶ Allows Underwriters to concentrate on business that requires true underwriting expertise

**Current Phase:** Completed

### Blaze Services:

- ▶ Eligibility : Validates if risk can be processed through Decision Point
- ▶ Pricing: Calculates risk's premiums
- ▶ Endorsement: Determines list of applicable endorsements and supporting fill-in data
- ▶ Normalization: Transforms data during pdf upload process

## Current/Future Enhancements

**STP Stream 1** - added the capability for agents to upload a completed eApplication into DecisionPoint. Eliminates double entry of information. Will accept Chubb apps, ACORD apps and certain competitor apps.

**STP Future streams** - Will provide the capability to automatically Rate, Book, Bind and Issue DecisionPoint submissions in CSI eXPPRESS – for true Straight-Through Processing

## Plus/Delta

### Plus

- ▶ The defined business benefit was realized
- ▶ Good teamwork under aggressive timeframe
- ▶ Moves business logic out of the code
- ▶ Services can be leveraged across projects
- ▶ Decision modeling allowed for clear articulation of the underwriting thought process thus resulting in improved business rules requirements
- ▶ Rule changes are implemented quickly when needed
- ▶ EPL JAG – 7 business day SLA (350+ rules)

### Delta

- ▶ Lack of experienced Blaze resources in all disciplines
- ▶ Limited debugging capabilities in Blaze Advisor

## Technology

### Development Tools

- ▶ IBM Websphere Application Developer
- ▶ Blaze Advisor

### Methodologies for Business Rules

- ▶ Decision Requirement Analysis
- ▶ Rules Harvesting and documenting





# Thank You

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